Information Disclosure Statement

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of:

Luis Eduardo Gutierrez-Sheris Examiner: TBA

Serial No.: 09/829,614 Group Art Unit: 2166

Filed: April 10, 2001 Confirmation No: 7999

For: MONEY-TRANSFER TECHNIQUES

Commissioner for Patents

P. O. Box 1450

Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

In compliance with the duty of disclosure set forth in 37 C.F.R. 1.56, Applicant is filing this Information Disclosure Statement and the accompanying form PTO-1449.

Since no office action has issued on the merits, no fee is believed due. If, however, the Commissioner deems a fee is due, the Commissioner is authorized to charge deposit account no. 03-3415.

Respectfully submitted,

Mark Montague Reg. No. 36,612

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The Commissioner is hereby authorized to charge any additional fees which may be required, or credit any overpayment to Account No. 03-3415.

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Substitute for form 1449A/PTO				Complete If Known			
				Application Number	09/829,614		
INFORMATION DISCLOSURE STATEMENT BY APPLICANT				Filing Date	April 10, 2001		
				First Named Inventor	Gutierrez-Sheris		
				Group Art Unit	2166		
(use as many sheets as necessary)				Examiner Name	TBA		
Sheet	1	of	1	Attorney Docket Number	25153-004		

U.S. PATENT DOCUMENTS						
Examiner Initials*	Cite No.1	U.S. Patent Document Kind Code ² Number (il known)		Name of Patentee or Applicant of Cited Document	Date of Publication of Cited Document MM-DD-YYYY	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	AA	5,963,64	47	John Downing, et al.	10/05/1999	
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	FOREIGN PATENT DOCUMENTS							
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		Office ³	Number⁴	Kind Code ⁵ (if known)	Applicant of Cited Document	Cited Document MM-DD-YYYY	Passages or Relevant Figures Appear	T6
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¹ Unique citation designation number. ² See attached Kinds of U.S. Patent Documents. ³ Enter Office that issued the document, by the two-letter code (WIPO Standard ST.3). ⁴ For Japanese patent documents, the indication of the year of the reign of the Emperor must precede the serial number of the patent document. ⁵ Kind of document by the appropriate symbols as indicated on the document under WIPO Standard ST. 16 if possible. ⁶ Applicant is to place a check mark here if English language Translation is attached.



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